Around the House

Volume 3, Issue 2 March/April, 2006



Housing and Community Services Department Mission

... to provide housing and related services to benefit the citizens and neighborhoods of Wichita

Inside this issue:

From the Director

Renters Insurance

Earned Income Tax Credit	2
Behind the Scenes	2
Landlord Rent Payments	3
Lead Based Paint Clear- ance Tests	3
HAP Payment Schedule	3

Spring Has Sprung!

The seasons have changed—no more "Mr. Snowman". More and more cars are starting to show up at the car wash and children are taking advantage of the warm weather by spending more time outside. If your children are thinking about playing outside, this newsletter has good news for you and them. Because your Housing Authority wants to make sure our children are safe in their playtime, we are inviting them to participate in a poster contest for playground safety.

Inside this newsletter you will find an information sheet regarding the "Safe and Sound at the Playground" contest. There are three age groups of

children who are invited to prepare a poster or essay which describes what play ground safety means to them. The City of Wichita Housing Authority, along with the Wichita Police and Park & Recreation Departments, will judge all entries. Everyone who enters will receive a special gift. There will be prizes for the first, second and third place winners.

In addition to receiving a prize in Wichita, we will send our top prize entries to Connecticut where top winners from housing authorities around the country will be eligible for CASH or GIFT CARDS.

Parents and grandparents, this is a great time for you to talk with your



children about playground safety. And after you've had your talk, encourage them to write or draw a picture of their idea of playground safety.

If you need some ideas to get you started, contact your Park and Recreation center or Neighborhood City Hall. Your Community Police Officer can also help identify things to remember when playing on city playgrounds.

Please send in your child's poster entry no later than April 5, 2006. They should be returned to our office at 332 N. Riverview.

Attention Family Self-Sufficiency Participants & Others Interested in Homeownership!!!

The CreditSmart work-
shop schedule has been
finalized. All sessions
will be held at Dellrose
United Methodist
Church, 1502 N. Dellrose
(near 14th & Oliver).
Hours are 10 am—noon.

April 22—Your Credit & Why It Is Important May 6—Managing Your Money & Goal Setting June 24—Banking Services & Establishing/Maintaining Good Credit July 22—Understanding Credit Scoring & Thinking Like A Lender

August 12—Avoiding Credit Traps

September 30—Restoring Your Credit & Planning for Your **Future**

October 21—Becoming A Homeowner



From the Director's Chair Mary K. Vaughn

One of the things the spring season is associated with, is cleaning. This is often the time when people decide to take aim against the dust and grime of winter. Vinegar and water or commercial window cleaning products are sprayed on windows to let the sunshine bring a sparkle to rooms which were hidden behind heavy drapes and blinds through the winter. Floors are scrubbed and polished; carpets are cleaned and rugs fluffed. This cleaning routine even goes outside. Dead leaves and branches are pulled out of flower beds and lawns are raked over to re-distribute the thatch left behind when frost took over freshly

mowed grass.

If all of this sounds like a lot of hard work and if you're not quite ready for it yet—there is something that you can do to get you in the spring cleaning spirit.

Daily, when I walk into our offices at 332 N. Riverview, I bend down and pick up items which have been discarded by visitors to our offices. While I don't do the same in other public parking lots, it is obvious to me that more and more people think that once they are finished with something, they can just drop it where it is. This goes for cigarette packages, notes, candy wrappers, empty water bottles and soda

cans, diapers, pacifiers—you get the picture.

So here's my spring cleaning suggestion: the next time you finish a cool drink from a fast food restaurant or a bag of potato chips—think before you drop the empty packages—and then don't do it. Instead look for a trash can. If you don't find one close by—hang onto it until you do. If you're coming to our offices, the staff behind the customer service counter will be happy to direct you to a trash receptacle.

Thanks in advance for helping to keep our office area, your neighborhood, and our community clean!

Can You Use Some Extra Money??

If you qualify, you could receive a tax refund—that's money in your pocket!

The Earned Income Tax Credit (EITC) sometimes called the Earned Income Credit (EIC), is a refundable federal income tax credit for low-income working individuals and families. In most cases, EITC payments will not be used to determine eligibility for Medicaid, Supplemental Security Income (SSI),

food stamps, low-income housing or most Temporary Assistance for Needy Families (TANF) payments.

In simple terms, working families and individuals may keep more of what they work for.

Atwater, 303-8017 2755 E. 19th St. N Colvin, 303-8029 2820 S. Roosevelt Evergreen, 303-8042 2700 N. Woodland Stanley, 303-8008 1749 S. Martinson



And now for the best news! You can get free help to determine if you

qualify for the Earned Income Tax Credit—and free help to file your taxes. All of this is available at your Neighborhood City Hall, through April 15, 2006. Locations and phone numbers are provided to the left.

Behind the Scenes ...

Jim Jemmerson is the Inspection Supervisor for the Section 8 program and in that capacity ensures that properties leased by Housing Choice Voucher holders, is in safe condition. In fact, Jim authored the article on the following page, regarding lead based paint clearance test reimbursements.



We're proud of our people!

But Jim has another claim to fame. He was recently inducted into the Friends University Athletic Hall of Fame. Jim was active with the men's basketball team during the late 1960's. He played for two seasons, served as the captain of the team and as student assistant coach.

Jim's Falcons team finished 2nd in the KCAC followed by a championship the following year, when they were ranked 20th in the nation in NAIA Division II. Jim also earned two All-KCAC first team awards. After graduation, Jim was the first Athletic Director of the Lynette Woodard Rec Center. Congratulations Jim, on this wonderful honor!

Are You Collecting or Making Side Rent Payments? If So, You Are Violating the Law!!

Landlords are reminded to review their Housing Assistance Payment (HAP) Contract to ensure that no violations are occurring. Listed below are activities considered as program abuse by landlords:

- Collecting "side payments" in excess of the tenant rent;
- Collecting assistance payments for units not occupied by Section 8 families; or
- Continuing to collect and accept payments for units that are vacated by subsidized families.

Rent received or requested above the amount provided on the Housing Assistance Payment Contract or Contract

Amendment from the family is program abuse and is considered fraud.

Accepting rental payments from the family that exceed the Contract between the Housing Authority and Landlord could lead to any or all of the following actions:

- Abate Housing Assistance Payment until excessive amounts received are recovered;
- Require repayment to the family of the full amount of any unauthorized "side payments" collected;
- Cancel the HAP contract;
- Restrict or prohibit the owner's future participation in the program;
- Forward cases of willful abuse to the

Office of Inspector General for investigation and possible prosecution;

Pursue prosecution through state or local laws or civil courts.

Families paying landlords above the contract rent amount could be terminated from the rental assistance program, and/or have their cases forwarded to the Office of Inspector General for investigation and possible prosecution for fraud.

Questions regarding Housing Assistance Payment Contracts should be made to the Department's Section 8 office at 462-3700.

Attention Section 8 Landlords: Reimbursement for Lead Based Paint Clearance Tests Has Ended!

On June 15, 2005 Department of Housing and Urban Development issued Notice PIH 2005 - 18 (HA) to Section 8 Public Housing Agencies, stating that Section 8 owners will not be eligible to receive the \$150.00 dollar lead-based paint clearance test on paint stabilization as in previous years. Reason being is that HUD funding has been extinguished and owners are responsible for the payment for initial and any subsequent lead-based paint clearance tests.

Effective January 1, 2006 the Housing

and Community Services Department will no longer reimburse owners for leadbased paint clearance tests.

Owners will still be required to have a clearance test com-

Call Jim Jemmerson at 462-3700

if you have questions.

pleted on their dwelling units if the units have deteriorated paint above the de minimis level or after a required risk assessment as specified in CFR part 35.

> For additional information refer to HUD's website at: http:// www.hud.gov/offices/ pih/publications/ notices/05/pih2005-18.pdf

Current HAP Payment Schedule

Month	Mail Date
MARCH	February 28, 2006
APRIL	March 31, 2006
MAY	April 28, 2006
JUNE	May 31, 2006

HOUSING AND COMMUNITY SERVICES DEPARTMENT

332 N. Riverview Wichita, KS 67203

Phone: 316-462-3700 Fax: 316-462-3719 Email: www.wichita.gov/

Published by: City of Wichita Housing & Community Services Department

Editor: Mary K. Vaughn

Contributors: Jim Jemmerson Gail Lotson Mailing Address Line 1 Mailing Address Line 2 Mailing Address Line 3 Mailing Address Line 4 Mailing Address Line 5

We're On The Web! www.wichita.gov/CityOffices/Housing

Are You Protected?? You May Need Renters Insurance

Thought you were covered by your landlord's insurance? Think again.

Renters may assume that the landlords have insurance. They do, but ONLY for the building itself—not for the people who live in the building. Landlords are not responsible for protecting renters' property. As a renter, you have no coverage if your possessions are lost in a fire or burglary, or if you are held liable for bodily injury or property damage to others. Following are types of insurance coverage you should consider.

Personal Property Coverage. This will enable you to repair or replace your personal belongings such as your television, stereo, clothing, furniture, jewelry—if they are damaged, destroyed or stolen.

Perils Insured Against. Most renters policies name the types of perils they insure for, including fire, lightening, smoke, theft, vandalism or malicious mischief, breakage of glass, falling objects, freezing, etc.

<u>Personal Liability</u>. This coverage protects you if someone suffers bodily injury or property damage from an accident on your property or as a result of your personal activities.

How much insurance do you need? First, you should consider the actual value of your belongings. Then determine if you want coverage for actual cash value vs. replacement cost.

Actual cash value will cost less but if you have a claim you will receive the 'actual value of the item lost or damaged, minus depreciation or physical deterioration.

Replacement cost may cost more in insurance premiums but it will replace the lost or damaged item at today's prices.



Other factors influencing the cost of insurance are the amount of deductible you wish to pay, as well as the condition of the house or apartment you rent. Insurance prices vary, so you should shop around.

For more information on renters insurance contact the Kansas Insurance Department at 1-800-432-2484 or online at www.ksinsurance.org/.